

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO**

IN RE:  
RANDY J BROWN

CASE NO. 15-12576

DEBTOR(S)

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing  
Certification of Final Payment - Discharge was served  
**electronically** on the date of filing through the court's ECF System on all ECF participants registered in  
this case at the email address registered with the court and

the creditors and parties in interest as shown on the attached Declaration of Mailing and  
Certificate of Service on November 16, 2018 .

/s/ Margaret A. Burks, Esq.  
Margaret A. Burks, Esq.

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IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION

bknotice

IN RE:  
RANDY J BROWN  
3084 WATSON ROAD  
HAMERSVILLE, OH 45130

CASE NO. 15-12576  
CHAPTER 13  
JUDGE JEFFERY P. HOPKINS

Debtor

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CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT  
AND CASE HISTORY ELIGIBLE FOR DISCHARGE  
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The above case having been completed on Oct 22, 2018, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

Bankruptcy Rule 1007 (b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management, prepared as prescribed by the appropriate official form. The statement required by this section shall be filed by the debtor no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of discharge.

**Within twenty one (21) days of the filing of this Chapter 13 Trustee's Certification of Final Payment and Case History, debtors shall file with the Court the "Debtor(s)' Certification Regarding Issuance of Discharge Order". The form can be viewed on the Trustee's website at [www.13network.com](http://www.13network.com).**

1. The case was filed on Jun 30, 2015 and confirmed on Oct 29, 2015. The case is submitted for closing as COMPLETED.
2. The amount paid to the Trustee by or on behalf of the debtor(s) was \$64,938.72.

## 3. The Trustee made disbursements to the creditor(s) listed below:

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
CITIBANK	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0001	Dividend Paid: 1.00%	Interest Rate: .00%			
COMMENT: ORDER TO VOID LIEN					
JILL KECK, ESQ	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0002	Dividend Paid: .00%	Interest Rate: .00%			
LVNV FUNDING	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0003	Dividend Paid: .00%	Interest Rate: .00%			
FIFTH THIRD BANK	UNSECURED CREDITOR	\$29,665.96	\$296.66	\$0.00	\$0.00
Clm #: 0004	Dividend Paid: 1.00%	Interest Rate: .00%			
COMMENT: 2ND MORT					
THOMAS D. RICHARDS	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0005	Dividend Paid: .00%	Interest Rate: .00%			
CAVALRY SPV I, LLC	UNSECURED CREDITOR	\$8,846.83	\$88.47	\$0.00	\$0.00
Clm #: 0006	Dividend Paid: 1.00%	Interest Rate: .00%			
COMMENT: ORDER TO VOID LIEN					
BABCOCK, WASSERMAN & GREEN	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0007	Dividend Paid: .00%	Interest Rate: .00%			
LVNV FUNDING	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0008	Dividend Paid: 1.00%	Interest Rate: .00%			
COMMENT: ORDER TO VOID LIEN					
FCI LENDER SERVICES, INC.	ONGOING MORTGAGE	\$17,979.70	\$17,979.70	\$0.00	\$0.00
Clm #: 0009	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: OCTOBER 2015- NOVEMBER 2018					
FCI LENDER SERVICES, INC.	MORTGAGE ARREARS	\$40,186.10	\$40,186.10	\$0.00	\$0.00
Clm #: 0010	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: 1ST MORT					
THOMAS D. RICHARDS	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0011	Dividend Paid: .00%	Interest Rate: .00%			
ATTORNEY GENERAL-STATE OF OHIO	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0012	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: ORDER TO VOID LIEN					
OHIO DEPT. OF TAXATION	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0013	Dividend Paid: .00%	Interest Rate: .00%			
ATTORNEY GENERAL-STATE OF OHIO	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0014	Dividend Paid: 100.00%	Interest Rate: .00%			
VICTORIA D. GARRY, ESQ.	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0015	Dividend Paid: .00%	Interest Rate: .00%			
FIFTH THIRD BANK	UNSECURED CREDITOR	\$11,471.06	\$114.71	\$0.00	\$0.00
Clm #: 0016	Dividend Paid: 1.00%	Interest Rate: .00%			
CLIENT SERVICES	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0017	Dividend Paid: .00%	Interest Rate: .00%			
RESURGENT CAPITAL SERVICES	UNSECURED CREDITOR	\$2,568.50	\$25.68	\$0.00	\$0.00
Clm #: 0018	Dividend Paid: 1.00%	Interest Rate: .00%			
LVNV FUNDING	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0019	Dividend Paid: .00%	Interest Rate: .00%			
RUMPKE CONSOLIDATED COMPANY	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0020	Dividend Paid: 1.00%	Interest Rate: .00%			
COAST 2 COAST FINANCIAL	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0021	Dividend Paid: .00%	Interest Rate: .00%			

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
VERIZON NORTH	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0022	Dividend Paid: 1.00%	Interest Rate: .00%			
PINNACLE	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0023	Dividend Paid: .00%	Interest Rate: .00%			
VERIZON NORTH INC	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0024	Dividend Paid: 1.00%	Interest Rate: .00%			
RON SEARS	ADMIN EXP CLM	\$250.00	\$250.00	\$0.00	\$0.00
Clm #: 0025	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: APPRAISAL FEE					
GERNER & KEARNS CO. LPA	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0026	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: NATIONAL HOME INVESTORS, LLC					

4. Summary of Disbursements:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	TOTAL
CLAIM AMT	\$58,165.80	\$250.00	\$52,552.35	\$0.00	\$110,968.15
PRIN. PAID	\$58,165.80	\$250.00	\$525.52	\$0.00	\$58,941.32
INT. PAID	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

5. Costs of Administration:

The clerk was paid \$0.00 through the plan for the filing fee.  
The debtor(s)' attorney was allowed \$2,000.00 and was paid \$2,000.00.  
The Trustee was paid \$3,228.00 pursuant to 11 U.S.C. 1302.  
The Trustee was paid \$4.97 for administrative notice fees.  
The debtor(s) were charged \$0.00 for NSF items.  
Refunds to the debtor(s) and/or new trustee total \$764.43.

6. When relief from stay is granted, or the claim has otherwise been paid, the claim balance due will be reflected as zero.

CERTIFICATION AND OPPORTUNITY TO OBJECT

The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within thirty (30) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor(s), and debtor(s)' attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. Creditors - No notice will be given of the filing of the Final Report as this notice is intended to comply with Fed.R.Bankr.P.5009(a).

MARGARET A. BURKS, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

NOTICE

IF A DEBTOR(S)' CERTIFICATION IS NOT TIMELY FILED, THIS CASE WILL BE CLOSED. IF THE DEBTOR(S) SUBSEQUENTLY FILES A MOTION TO REOPEN TO ALLOW FOR THE FILING OF THE DEBTOR(S)' CERTIFICATION, THE DEBTOR MUST PAY THE FULL REOPENING FEE.

Respectfully submitted,

/s/ Margaret A. Burks, Esq.  
Margaret A. Burks, Esq.  
Chapter 13 Trustee  
Attorney No. OH 0030377

Francis J. DiCesare, Esq.  
Staff Attorney  
Attorney No. OH 0038798

Karolina F. Perr, Esq.  
Staff Attorney  
Attorney Reg No. OH 0066193

600 Vine Street, Suite 2200  
Cincinnati, OH 45202  
(513) 621-4488  
(513) 621 2643 (Facsimile)  
mburks@cinn13.org - Correspondence only  
fdicesare@cinn13.org  
kperr@cinn13.org

Document Page 7 of 9  
United States Bankruptcy Court  
Southern District of Ohio

In re:  
RANDY J BROWN  
Debtor

Case No. 15-12576  
Chapter 13

### CERTIFICATE OF SERVICE

District/off: 0648-c

User: 454  
Form ID: COFPD

Page 1 of 3  
Total Noticed: 32

Date Rcvd: Nov 15, 2018

Notice by first class mail was sent to the following persons/entities by the Noticing Center on Nov 16, 2018.

db +RANDY J BROWN, 3084 WATSON ROAD, HAMERSVILLE OH 45130-8799  
5 ATTORNEY GENERAL OF OHIO, PO BOX 165021, COLUMBUS OH 43216-0000  
6 +CAVALRY SPV I, LLC, 500 SUMMIT LAKE DRIVE, STE 400, VALHALLA NY 10595-2321  
7 +CITIBANK/SEARS/LVNV, 701 E. 60TH STREET NORTH, PO BOX 6241, SIOUX FALLS SD 57117-6241  
8 +CLIENT SERVICES, INC., 3451 HARRY S. TRUMAN BLVD., SAINT CHARLES MO 63301-9816  
9 +CLIFF G. BABCOCK, ESQ., BABCOCK & WASSERMAN, CO., LPA, 55 PUBLIC SQUARE, SUITE 700,  
CLEVELAND OH 44113-1914  
10 COAST 2 COAST FINANCIAL SOLUTIONS, INC., PO BOX 2092, THOUSAND OAKS CA 91358-2092  
2 +CTF ASSET MANAGEMENT LLC, C/O FCI LENDER SERVICES, INC., PO BOX 27370,  
ANAHEIM HILLS CA 92809-0112  
11 +FIFTH THIRD BANK, 5050 KINGSLEY DRIVE, CINCINNATI OH 45263-0001  
12 +FIFTH THIRD BANK, PO BOX 630041, CINCINNATI OH 45263-0041  
13 +FIFTH THIRD BANK, PO BOX 9013, ADDISON TX 75001-9013  
14 GE CAPITAL/SAM'S CLUB, PO BOX 965005, ORLANDO FL 32896-5005  
15 +HOME SERVICING, LLC, 8641 UNITED PLAZA BLVD, STE 302, BATON ROUGE LA 70809-7002  
16 +HOUSEHOLD FINANCE/BENEFICIAL, PO BOX 3425, BUFFALO NY 14240-3425  
17 INTERNAL REVENUE SERVICE, INSOLVENCIES, P.O. BOX 7346, PHILADELPHIA PA 19101-7346  
18 INTERNAL REVENUE SERVICE, C/O UNITED STATE ATTORNEY GENERAL,  
950 PENNSYLVANIA AVE NW, ROOM B-103, WASHINGTON DC 20530-0001  
19 +INTERNAL REVENUE SERVICE, C/O UNITED STATES ATTORNEY'S OFFICE, 221 E. 4TH STREET, SUITE 400,  
CINCINNATI OH 45202-4219  
20 +JILL A. KECK, ESQ., 525 VINE STREET, SUITE 800, CINCINNATI OH 45202-3171  
21 +LVNV FUNDING, PO BOX 10497, GREENVILLE SC 29603-0497  
22 LVNV FUNDING, LLC ITS SUCCESSORS AND ASSIGNS, ASSIGNEE OF GE MONEY BANK,  
RESURGENT CAPITAL SERVICES PO BOX 10587, GREENVILLE SC 29603-0587  
23 +MADISON MANAGEMENT SERVICES, LLC, 400 MORRIS AVENUE, STE 222, DENVER NJ 07834-1372  
25 +NATIONAL HOME INVESTORS, 707 ALDRIDGE ROAD, VACAVILLE CA 95688-9561  
26 +NATIONAL HOME INVESTORS, LLC, C/O BSI FINANCIAL SERVICES, INC.,  
1425 GREENWAY DRIVE, SUITE 400, IRVING TX 75038-2480  
27 +OHIO ATTORNEY GENERAL, COLLECTIONS ENFORCEMENT SECTION, 150 EAST GAY STREET, 21ST FLOOR,  
COLUMBUS OH 43215-3191  
28 +OHIO DEPARTMENT OF TAXATION, PO BOX 530, ATTN: BANKRUPTCY DIVISION, TIN NO. XXX-XX-7057,  
COLUMBUS OH 43216-0530  
29 PINNACLE CREDIT SERVICES, PO BOX 640, HOPKINS MN 55343-0640  
30 +RON SEARS, 4183 OTTER CREEK DR, AMELIA OH 45102-1151  
31 +RUMPKE, PO BOX 538701, CINCINNATI OH 45253-8701  
32 +STEPHANIE BROWN, 4591 VILVENS ROAD, MOUNT ORAB OH 45154-9723  
33 +THOMAS D. RICHARDS, ESQ., 9200 MONTGOMERY ROAD, BUILDING 7B, CINCINNATI OH 45242-7730  
34 VERIZON NORTH, PO BOX 9688, MISSION HILLS CA 91346-9688  
35 +VERIZON WIRELESS BANKRUPTCY DEPARTMENT, 500 TECHNOLOGY DR, STE 550,  
SAINT CHARLES MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

3 FIFTH THIRD BANK  
24 MICHELLE P. HICKS  
4 NATIONAL HOME INVESTORS, LLC

TOTALS: 3, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0648-c

User: 454  
Form ID: COFPD

Page 2 of 3  
Total Noticed: 32

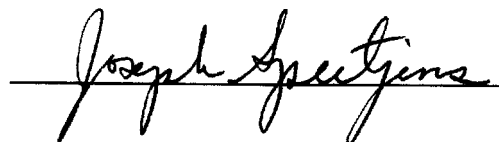
Date Rcvd: Nov 15, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the document specified in the Form ID field of this Certificate of Service to the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.**

Date: Nov 16, 2018

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.



District/off: 0648-c

User: 454  
Form ID: COFPD

Page 3 of 3  
Total Noticed: 32

Date Rcvd: Nov 15, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2018 at the address(es) listed below:

nef	ASST US TRUSTEE (CIN)	OFFICE OF THE US TRUSTEE
nef	GREGORY M. WETHERALL	4030 MT CARMEL TOBASCO RD
nef	MARGARET A BURKS	600 VINE STREET

TOTAL: 3